

**United States Bankruptcy Court**  
**Eastern District of Michigan**

In re Americo DeCiantis, Jr.,  
Linda Lee DeCiantis

Debtors

Case No. 09-64836

Chapter 7

**SUMMARY OF SCHEDULES**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	2	875,000.00		
B - Personal Property	Yes	4	34,774.00		
C - Property Claimed as Exempt	Yes	2			
D - Creditors Holding Secured Claims	Yes	5		987,007.38	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	1		0.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	7		1,002,519.00	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	2			3,738.00
J - Current Expenditures of Individual Debtor(s)	Yes	2			3,735.00
Total Number of Sheets of ALL Schedules		27			
Total Assets			909,774.00		
Total Liabilities				1,989,526.38	

**United States Bankruptcy Court**  
**Eastern District of Michigan**

In re      Americo DeCiantis, Jr.,  
              Linda Lee DeCiantis

Debtors

Case No. 09-64836

Chapter 7

**STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)**

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

- ☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

**This information is for statistical purposes only under 28 U.S.C. § 159.**

**Summarize the following types of liabilities, as reported in the Schedules, and total them.**

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	
Student Loan Obligations (from Schedule F)	
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	
TOTAL	

**State the following:**

Average Income (from Schedule I, Line 16)	
Average Expenses (from Schedule J, Line 18)	
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20 )	

**State the following:**

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column		
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		
4. Total from Schedule F		
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		

In re Americo DeCiantis, Jr.,  
Linda Lee DeCiantis

Case No. 09-64836

Debtors

## SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

**Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.**

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim." If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption	Amount of Secured Claim
17736 Chester Detroit, MI 48224	Fee simple subject to mortgage	J	60,000.00	61,880.00
3293 Columbus Street Detroit, MI 48206	Fee simple subject to mortgage	H	65,000.00	56,901.00
3360 Columbus Detroit, MI 48213 (Destroyed by fire)	Fee simple subject to mortgage	W	20,000.00	67,252.00
19190 Keating Street Detroit, MI 48203	Fee simple subject to mortgage	H	53,000.00	53,100.00
9400-10 Memorial Detroit, MI 48213	Fee simple subject to mortgage	W	70,000.00	69,807.00
18806 Moross Detroit, MI 48224	Fee simple subject to mortgage	J	55,000.00	55,694.00
18810 Moross Detroit, MI 48224	Fee simple subject to mortgage	J	55,000.00	54,145.00
14343 Prevost St. Detroit, MI 48227	Fee simple subject to mortgage	H	50,000.00	67,547.00
14219 Troester Street Detroit, MI 48205	Fee simple subject to mortgage	H	50,000.00	60,062.00
18075 Riopelle Street Detroit, MI 48203	Fee simple subject to mortgage	H	60,000.00	64,834.00
10431 Roxbury Detroit, MI 48224	Fee simple subject to mortgage	J	80,000.00	88,387.38
19381 Shields Detroit, MI 48234	Fee simple subject to mortgage	J	65,000.00	69,885.00
Sub-Total >			683,000.00	(Total of this page)

1 continuation sheets attached to the Schedule of Real Property

09-64836-mbm Doc 23 Filed 08/25/09 Entered 08/25/09 19:26:30 Page 3 of 43

In re Americo DeCiantis, Jr.,  
Linda Lee DeCiantisCase No. 09-64836

Debtors

**SCHEDULE A - REAL PROPERTY**  
(Continuation Sheet)

Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption	Amount of Secured Claim
3619 Somerset Detroit, MI (redemption rights only)	Redemption Rights	J	90,000.00	110,010.00
Personal Residence 31517 Madison Ave Madison Heights, MI 48071	Fee simple subject to mortgage	J	100,000.00	92,503.00
Villa Del Palmar - Timeshare	Fee simple subject to mortgage	J	1,000.00	0.00
Bluegreen Resorts - Timeshare	Fee simple subject to mortgage	J	1,000.00	0.00
Harbor Pointe Condominiums 7 Indian River Ave. # 704 Titusville, FL 32796	Fee simple subject to mortgage	J	Unknown	Unknown

Sub-Total &gt; 192,000.00 (Total of this page)

Total &gt; 875,000.00

Sheet 1 of 1 continuation sheets attached to the Schedule of Real Property

(Report also on Summary of Schedules)

09-64836-mbm Doc 23 Filed 08/25/09 Entered 08/25/09 19:26:30 Page 4 of 43

In re Americo DeCiantis, Jr.,  
Linda Lee DeCiantis

Case No. 09-64836

Debtors

## SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

**Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.**

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m).

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
1. Cash on hand		Cash	J	100.00
2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		Clawson Credit Union - Savings	J	100.00
		Charter One - Checking	J	250.00
		Charter One - Business Checking	W	2,225.00
		OUR Credit Union - Checking and Savings	J	30.00
3. Security deposits with public utilities, telephone companies, landlords, and others.		Bank of America - Checking and savings	J	14.00
4. Household goods and furnishings, including audio, video, and computer equipment.		Home furnishings and electronics	J	4,000.00
5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.		Books and family pictures	J	500.00
6. Wearing apparel.		Clothing	J	1,000.00
7. Furs and jewelry.		Wedding rings and costume jewelry	J	1,000.00
8. Firearms and sports, photographic, and other hobby equipment.	X			
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.		New England Financial Life Ins. Policy	H	0.00
		New England Financial Life Ins. Policy	W	6,191.00
		Term life insurance policy	W	1.00
		Lincoln Benefit term life insurance policy	H	1.00
10. Annuities. Itemize and name each issuer.	X			
Sub-Total > (Total of this page)				15,412.00

3 continuation sheets attached to the Schedule of Personal Property

In re Americo DeCiantis, Jr.,  
Linda Lee DeCiantisCase No. 09-64836

Debtors

**SCHEDULE B - PERSONAL PROPERTY**  
(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	X			
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.		Roth IRA	W	Unknown
		Roth IRA	H	Unknown
		Oppenheimer Funds Retirement Account	W	862.00
13. Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
14. Interests in partnerships or joint ventures. Itemize.	X			
15. Government and corporate bonds and other negotiable and nonnegotiable instruments.	X			
16. Accounts receivable.	X			
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
18. Other liquidated debts owed to debtor including tax refunds. Give particulars.	X			
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			

Sub-Total > 862.00  
(Total of this page)

Sheet 1 of 3 continuation sheets attached  
to the Schedule of Personal Property

09-64836-mbm Doc 23 Filed 08/25/09 Entered 08/25/09 19:26:30 Page 6 of 43

In re Americo DeCiantis, Jr.,  
Linda Lee DeCiantisCase No. 09-64836

Debtors

**SCHEDULE B - PERSONAL PROPERTY**  
(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
22. Patents, copyrights, and other intellectual property. Give particulars.	X			
23. Licenses, franchises, and other general intangibles. Give particulars.	X			
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25. Automobiles, trucks, trailers, and other vehicles and accessories.		2003 Jeep Liberty	J	6,500.00
		2004 Ford Excursion	H	12,000.00
26. Boats, motors, and accessories.	X			
27. Aircraft and accessories.	X			
28. Office equipment, furnishings, and supplies.	X			
29. Machinery, fixtures, equipment, and supplies used in business.	X			
30. Inventory.	X			
31. Animals.	X			
32. Crops - growing or harvested. Give particulars.	X			
33. Farming equipment and implements.	X			
34. Farm supplies, chemicals, and feed.	X			

Sub-Total > 18,500.00  
(Total of this page)

Sheet 2 of 3 continuation sheets attached  
to the Schedule of Personal Property

09-64836-mbm Doc 23 Filed 08/25/09 Entered 08/25/09 19:26:30 Page 7 of 43





In re Americo DeCiantis, Jr.Case No. 09-64836

Debtors

**SCHEDULE C - PROPERTY CLAIMED AS EXEMPT**Debtor claims the exemptions to which debtor is entitled under:  
(Check one box)☒ 11 U.S.C. § 522(b)(2)☐ 11 U.S.C. § 522(b)(3)☐ Check if debtor claims a homestead exemption that exceeds  
\$136,875.

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
<u>Real Property</u>			
Personal Residence 31517 Madison Ave Madison Heights, MI 48071	11 U.S.C. § 522(d)(1)	10,000.00	100,000.00
<u>Cash on Hand</u>			
Cash	11 U.S.C. § 522(d)(5)	50.00	100.00
<u>Checking, Savings, or Other Financial Accounts, Certificates of Deposit</u>			
Clawson Credit Union - Savings	11 U.S.C. § 522(d)(5)	50.00	100.00
OUR Credit Union - Checking and Savings	11 U.S.C. § 522(d)(5)	15.00	30.00
<u>Security Deposits with Utilities, Landlords, and Others</u>			
Bank of America - Checking and savings	11 U.S.C. § 522(d)(5)	7.00	14.00
<u>Household Goods and Furnishings</u>			
Home furnishings and electronics	11 U.S.C. § 522(d)(3)	2,000.00	4,000.00
<u>Books, Pictures and Other Art Objects; Collectibles</u>			
Books and family pictures	11 U.S.C. § 522(d)(3)	250.00	500.00
<u>Wearing Apparel</u>			
Clothing	11 U.S.C. § 522(d)(3)	500.00	1,000.00
<u>Furs and Jewelry</u>			
Wedding rings and costume jewelry	11 U.S.C. § 522(d)(4)	500.00	1,000.00
<u>Interests in Insurance Policies</u>			
Lincoln Benefit term life insurance policy	11 U.S.C. § 522(d)(7)	1.00	1.00
<u>Interests in IRA, ERISA, Keogh, or Other Pension or Profit Sharing Plans</u>			
Roth IRA	11 U.S.C. § 522(d)(10)(E)	100%	Unknown
	11 U.S.C. § 522(d)(12)	100%	

Total:	13,373.00	106,745.00
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0 continuation sheets attached to Schedule of Property Claimed as Exempt

09-64836-mbm Doc 23 Filed 08/25/09 Entered 08/25/09 19:26:30 Page 9 of 43

In re Linda Lee DeCiantis

Case No. 09-64836

Debtors

**SCHEDULE C - PROPERTY CLAIMED AS EXEMPT**Debtor claims the exemptions to which debtor is entitled under:  
(Check one box)☒ 11 U.S.C. § 522(b)(2)☐ 11 U.S.C. § 522(b)(3)☐ Check if debtor claims a homestead exemption that exceeds \$136,875.

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
<b>Real Property</b>			
Personal Residence 31517 Madison Ave Madison Heights, MI 48071	11 U.S.C. § 522(d)(1)	10,000.00	100,000.00
<b>Cash on Hand</b>			
Cash	11 U.S.C. § 522(d)(5)	50.00	100.00
<b>Checking, Savings, or Other Financial Accounts, Certificates of Deposit</b>			
Clawson Credit Union - Savings	11 U.S.C. § 522(d)(5)	50.00	100.00
Charter One - Checking	11 U.S.C. § 522(d)(5) 11 U.S.C. § 522(d)(5)	125.00 125.00	250.00
Charter One - Business Checking	11 U.S.C. § 522(d)(5)	2,225.00	2,225.00
OUR Credit Union - Checking and Savings	11 U.S.C. § 522(d)(5)	15.00	30.00
<b>Security Deposits with Utilities, Landlords, and Others</b>			
Bank of America - Checking and savings	11 U.S.C. § 522(d)(5)	7.00	14.00
<b>Household Goods and Furnishings</b>			
Home furnishings and electronics	11 U.S.C. § 522(d)(3)	2,000.00	4,000.00
<b>Books, Pictures and Other Art Objects; Collectibles</b>			
Books and family pictures	11 U.S.C. § 522(d)(3)	250.00	500.00
<b>Wearing Apparel</b>			
Clothing	11 U.S.C. § 522(d)(3)	500.00	1,000.00
<b>Furs and Jewelry</b>			
Wedding rings and costume jewelry	11 U.S.C. § 522(d)(4)	500.00	1,000.00
<b>Interests in Insurance Policies</b>			
New England Financial Life Ins. Policy	11 U.S.C. § 522(d)(8)	6,191.00	6,191.00
Term life insurance policy	11 U.S.C. § 522(d)(7)	1.00	1.00
<b>Interests in IRA, ERISA, Keogh, or Other Pension or Profit Sharing Plans</b>			
Roth IRA	11 U.S.C. § 522(d)(10)(E) 11 U.S.C. § 522(d)(12)	100% 100%	Unknown
Oppenheimer Funds Retirement Account	11 U.S.C. § 522(d)(10)(E) 11 U.S.C. § 522(d)(12)	100% 100%	862.00
<b>Automobiles, Trucks, Trailers, and Other Vehicles</b>			
2003 Jeep Liberty	11 U.S.C. § 522(d)(2) 11 U.S.C. § 522(d)(5)	3,225.00 3,275.00	6,500.00

Total:	30,263.00	122,773.00
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0 continuation sheets attached to Schedule of Property Claimed as Exempt

09-64836-mbm Doc 23 Filed 08/25/09 Entered 08/25/09 19:26:30 Page 10 of 43

In re Americo DeCiantis, Jr.,  
Linda Lee DeCiantis

Case No. 09-64836

Debtors

**SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS**

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	H U S B A N D W I F E J O I N T O R	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No. 0124978297			2006					
Aurora Loan Services 10350 Park Meadows Drive Littleton, CO 80124		H	Mortgage  14343 Prevost St. Detroit, MI 48227					
			Value \$ 50,000.00				67,547.00	17,547.00
Account No. 174001			Association dues					
Blue Green Management P.O. Box 105192 Atlanta, GA 30348-5192		J	Bluegreen Resorts - Timeshare					
			Value \$ 1,000.00				0.00	0.00
Account No. 167764577			2007					
Countrywide PO Box 650070 Dallas, TX 75265-0070		H	Mortgage  3293 Columbus Street Detroit, MI 48206					
			Value \$ 65,000.00				56,901.00	0.00
Account No. 168949726			2007					
Countrywide PO Box 650070 Dallas, TX 75265-0070		H	Mortgage  19190 Keating Street Detroit, MI 48203					
			Value \$ 53,000.00				53,100.00	100.00
Subtotal (Total of this page)							177,548.00	17,647.00

4 continuation sheets attached

In re Americo DeCiantis, Jr.,  
Linda Lee DeCiantisCase No. 09-64836Debtors**SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS**

(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E D E B I T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
		DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN					
Account No. 171684211		2007					
Countrywide PO Box 650070 Dallas, TX 75265-0070		Mortgage  14219 Troester Street Detroit, MI 48205					
		Value \$ 50,000.00				60,062.00	10,062.00
Account No. 164897682		2007					
Countrywide PO Box 650070 Dallas, TX 75265-0070		Mortgage  18075 Riopelle Street Detroit, MI 48203					
		Value \$ 60,000.00				47,696.00	0.00
Account No. 164897690		2007					
Countrywide PO Box 650070 Dallas, TX 75265-0070		Mortgage  18075 Riopelle Street Detroit, MI 48203					
		Value \$ 60,000.00				17,138.00	4,834.00
Account No.		2008					
EMC Mortgage Corp Customer Service Dept. PO Box 293150 Lewisville, TX 75029-3150		Harbor Pointe Condominiums 7 Indian River Ave. # 704 Titusville, FL 32796					
		Value \$ Unknown				Unknown	Unknown
Account No.							
Representing: EMC Mortgage Corp		Harbor Pointe Condo Association 7 Indian River Ave Titusville, FL 32796					
		Value \$					
Subtotal						124,896.00	14,896.00
(Total of this page)							

Sheet 1 of 4 continuation sheets attached to  
Schedule of Creditors Holding Secured Claims

In re Americo DeCiantis, Jr.,  
Linda Lee DeCiantis

Case No. 09-64836

Debtors

**SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS**

(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E D E B I T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY				
		DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN									
Account No.	J	2006									
Fifth Third Bank PO Box 740778 Cincinnati, OH 45274-0778		Auto Loan  2004 Ford Excursion									
		Value \$ 12,000.00				15,000.00	3,000.00				
Account No. 3002915415	H	2007									
Indymac Federal Bank, FSB P.O. Box 4045 Kalamazoo, MI 49003		Mortgage  19381 Shields Detroit, MI 48234									
		Value \$ 65,000.00				69,885.00	4,885.00				
Account No. 20485	J	Association dues									
Universal Vacation Club P.O. Box 881069 San Diego, CA 92168		Villa Del Palmar - Timeshare									
		Value \$ 1,000.00				0.00	0.00				
Account No. 3011348087	H	2006									
Washington Mutal P.O. Box 9001123 Louisville, KY 40290-1123		Mortgage  17736 Chester Detroit, MI 48224									
		Value \$ 60,000.00				61,880.00	1,880.00				
Account No. 3013312651	W	2007									
Washington Mutal P.O. Box 9001123 Louisville, KY 40290-1123		Mortgage  3360 Columbus Detroit, MI 48213 (Destroyed by fire)									
		Value \$ 20,000.00				67,252.00	47,252.00				
Subtotal						214,017.00	57,017.00				
(Total of this page)											

Sheet 2 of 4 continuation sheets attached to  
Schedule of Creditors Holding Secured Claims

In re Americo DeCiantis, Jr.,  
Linda Lee DeCiantisCase No. 09-64836Debtors**SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS**

(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E D E B I T O R	Husband, Wife, Joint, or Community		C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
		H W J C	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN					
Account No. 3013312396		W	2007				69,807.00	0.00
Washington Mutal P.O. Box 9001123 Louisville, KY 40290-1123			Mortgage  9400-10 Memorial Detroit, MI 48213					
Value \$ 70,000.00								
Account No. 3011348103		H	2006				55,694.00	694.00
Washington Mutal P.O. Box 9001123 Louisville, KY 40290-1123			Mortgage  18806 Moross Detroit, MI 48224					
Value \$ 55,000.00								
Account No. 3011348079		H	2006				54,145.00	0.00
Washington Mutal P.O. Box 9001123 Louisville, KY 40290-1123			Mortgage  18810 Moross Detroit, MI 48224					
Value \$ 55,000.00								
Account No. 3011348129		H	2006				88,387.38	8,387.38
Washington Mutal P.O. Box 9001123 Louisville, KY 40290-1123			Mortgage  10431 Roxbury Detroit, MI 48224					
Value \$ 80,000.00								
Account No. 3011348095		H	2006				110,009.00	20,010.00
Washington Mutal P.O. Box 9001123 Louisville, KY 40290-1123			Mortgage  3619 Somerset Detroit, MI (redemption rights only)					
Value \$ 90,000.00								
Subtotal (Total of this page)							378,042.38	29,091.38

Sheet 3 of 4 continuation sheets attached to  
Schedule of Creditors Holding Secured Claims

Sheet 3 of 4 continuation sheets attached to  
Schedule of Creditors Holding Secured Claims

In re Americo DeCiantis, Jr.,  
Linda Lee DeCiantis

Case No. 09-64836

Debtors

## SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R R	H U S B A N D, W I F E, J O I N T, O R C O M M U N I T Y	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
		J						
Account No. 0757100359	J		Mortgage				92,503.00	0.00
Washington Mutal P.O. Box 9001123 Louisville, KY 40290-1123			Personal Residence 31517 Madison Ave Madison Heights, MI 48071					
Value \$			100,000.00					
Account No. 21067604	J		2005				1.00	0.00
Wayne County Treasurer 400 Monroe Street, 5th Floor Detroit, MI 48226			Property Taxes  3619 Somerset Detroit, MI (redemption rights only)					
Value \$			90,000.00					
Account No.								
Value \$								
Account No.								
Value \$								
Account No.								
Value \$								

Sheet 4 of 4 continuation sheets attached to  
Schedule of Creditors Holding Secured Claims

Subtotal  
(Total of this page)

92,504.00

0.00

Total

987,007.38

118,651.38

(Report on Summary of Schedules)

In re Americo DeCiantis, Jr.,  
Linda Lee DeCiantis

Case No. 09-64836

Debtors

## SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☒ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

**TYPES OF PRIORITY CLAIMS** (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)

☐ **Domestic support obligations**

Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).

☐ **Extensions of credit in an involuntary case**

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).

☐ **Wages, salaries, and commissions**

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,950\* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

☐ **Contributions to employee benefit plans**

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

☐ **Certain farmers and fishermen**

Claims of certain farmers and fishermen, up to \$5,400\* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).

☐ **Deposits by individuals**

Claims of individuals up to \$2,425\* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).

☐ **Taxes and certain other debts owed to governmental units**

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

☐ **Commitments to maintain the capital of an insured depository institution**

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).

☐ **Claims for death or personal injury while debtor was intoxicated**

Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

\* Amounts are subject to adjustment on April 1, 2010, and every three years thereafter with respect to cases commenced on or after the date of adjustment.



In re Americo DeCiantis, Jr.,  
Linda Lee DeCiantis

Case No. 09-64836

Debtors

## SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. 364012497....  Aurora Loan Services 10350 Park Meadows Drive Littleton, CO 80124	J	2007 Potential mortgage deficiency				67,547.00
Account No. 16489  BAC Home Lns LP/CTRYWDE 450 American St. #SV416 Simi Valley, CA 93065	J	2007 Potential mortgage deficiency				47,651.00
Account No. 16489  BAC Home Loans Servicing, LP PO Box 650070 Dallas, TX 75265-0070	J	2007 Potential mortgage deficiency				17,107.00
Account No. 16666  BAC Home Loans Servicing, LP PO Box 650070 Dallas, TX 75265-0070	J	2007 Potential mortgage deficiency				65,681.00
Subtotal (Total of this page)						197,986.00

6 continuation sheets attached

In re **Americo DeCiantis, Jr.,  
Linda Lee DeCiantis**

Case No. 09-64836

Debtors

# **SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. 16894  BAC Home Loans Servicing, LP PO Box 650070 Dallas, TX 75265-0070	J	2007 Potential mortgage deficiency				53,194.00
Account No. 74975418472266  Bank of America PO Box 15102 Wilmington, DE 19886-5102	J	2007 Credit Card Purchases				52,244.00
Account No. 1565546  Beaumont Hospital Business Center 500 Stephenson Highway P.O. Box 5042 Troy, MI 48007-5042	W	2008 Medical Bills				1,000.00
Account No. 6019918033048  Care Credit PO BOX 981439 El Paso, TX 79998	J	2008 Credit Card Purchases				Unknown
Account No.  Department Stores National Bank - Macy's PO Box 8066 Mason, OH 45040	J	Credit Card Purchases				35.00
Sheet no. <u>1</u> of <u>6</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page)
						106,473.00

In re Americo DeCiantis, Jr.,  
Linda Lee DeCiantis

Case No. 09-64836

Debtors

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM	
		H W J C					DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.
Account No. 19535260....  DTE Energy 3200 Hobson St. Detroit, MI 48201	J	1994 Utilities				75.00	
Account No. 86204....  Fifth Third Bank Fifth Third Center Cincinnati, OH 45263	J	2006 Credit Card Purchases				14,302.00	
Account No. 62079  GEMB/JCP PO Box 981131 El Paso, TX 79998	J	1963 Credit Card Purchases				434.00	
Account No. 02491036  GMAC PO Box 380901 Minneapolis, MN 55438-0901	J	2007 Potential Lease Deficiency				7,566.00	
Account No. 02491096  GMAC PO Box 380901 Minneapolis, MN 55438-0901	J	2007 Potential Lease Deficiency				12,807.00	
Sheet no. <u>2</u> of <u>6</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page)	35,184.00

In re Americo DeCiantis, Jr.,  
Linda Lee DeCiantis

Case No. 09-64836

Debtors

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		H W J C				
Account No. 0102059901  GMAC PO Box 380901 Minneapolis, MN 55438-0901	J	2008 Potential Lease Deficiency				10,472.00
Account No. 0359395258  GMAC Mortgage Attn: Customer Care PO Box 4622 Waterloo, IA 50704-4622	H	2006 Potential mortgage deficiency				Unknown
Account No. 438129496  MCYDSNB 9111 Duke Blvd. Mason, OH 45040	J	2008 Credit Card Purchases				44.00
Account No. 50000002237  Nelnet 6420 Southpoint Pkwy Jacksonville, FL 32216	J	2006 Student Loans				11,675.00
Account No. J089174058  Nelnet, Inc. P.O. Box 2877 Omaha, NE 68103-2877	W	2005 Student Loans				12,036.00
Sheet no. <u>3</u> of <u>6</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page)
						34,227.00

In re Americo DeCiantis, Jr.,  
Linda Lee DeCiantis

Case No. 09-64836

Debtors

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E D E B I T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		H W J C				
Account No. 668300291						
OneWest Bank 6900 Beatrice Dr. Kalamazoo, MI 49009		J	2007 Potential mortgage deficiency			69,885.00
Account No. 26766						
Our Credit Union 3070 Normandy Rd Royal Oak, MI 48073		J	2008 Credit Card Purchases			250.00
Account No. 100291....						
Specialized Loan Servicing, LLC 8742 Lucent Blvd. Ste. 300 Highlands Ranch, CO 80129		J	2007 Potential mortgage deficiency			75,103.00
Account No. 0019677194						
UBS PO Box 77404 Ewing, NJ 08628		H	2007 Potential mortgage deficiency			Unknown
Account No. 4147-7885-6655-0915						
US Bank Cardmember Service PO box 6336 Fargo, ND 58125-6336		J	2008 Credit Card Purchases			2,800.00
Sheet no. <u>4</u> of <u>6</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						
Subtotal (Total of this page)						148,038.00

In re Americo DeCiantis, Jr.,  
Linda Lee DeCiantis

Case No. 09-64836

Debtors

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		H W J C				
Account No. 4761-5388-6368-9865  US Bank PO Box 790408 Saint Louis, MO 63179-0408		H	2008 Credit Card Purchases			7,595.00
Account No. 4761-5388-6368-9857  US Bank PO Box 790408 Saint Louis, MO 63179-0408		W	2008 Credit Card Purchases			7,699.00
Account No. 3011348111  Washington Mutal P.O. Box 9001123 Louisville, KY 40290-1123		H	2006 Potential mortgage deficiency			Unknown
Account No. 908301324  Washington Mutual Bank PO BOX 3139 Milwaukee, WI 53201		J	2008 Potential mortgage deficiency			83,428.00
Account No. 308301331  Washington Mutual Bank PO BOX 3139 Milwaukee, WI 53201		J	2007 Potential mortgage deficiency			67,252.00
Sheet no. <u>5</u> of <u>6</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page)
						165,974.00

In re **Americo DeCiantis, Jr.,  
Linda Lee DeCiantis**

Case No. 09-64836

Debtors

## SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. 908075710  Washington Mutual Bank 11200 W Parkland Ave PO Box 3139 Milwaukee, WI 53201-3139	J	2007 Potential mortgage deficiency				94,523.00
Account No. 908301134  Washington Mutual FA P.O. Box 1093 Northridge, CA 91328	J	2006 Potential mortgage deficiency				110,366.00
Account No. 908301313  Washington Mutual FA P.O. Box 1093 Northridge, CA 91328	J	2007 Potential mortgage deficiency				54,874.00
Account No. 908301313  Washington Mutual FA P.O. Box 1093 Northridge, CA 91328	J	2007 Potential mortgage deficiency				54,874.00
Account No.						
Sheet no. <u>6</u> of <u>6</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page)  314,637.00
(Report on Summary of Schedules)						Total 1,002,519.00

In re      Americo DeCiantis, Jr.,  
                 Linda Lee DeCiantis

Case No.    09-64836

Debtors

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser", "Agent", etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☐ Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract	Description of Contract or Lease and Nature of Debtor's Interest. State whether lease is for nonresidential real property. State contract number of any government contract.
GMAC Payment Processing Center PO Box 9001951 Louisville, KY 40290-1951	2008 Saturn Vue - Current Assume



In re  
Americo DeCiantis, Jr.,  
Linda Lee DeCiantis

Case No. 09-64836

Debtors

SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☒ Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
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In re Americo DeCiantis, Jr.  
Linda Lee DeCiantis

Debtor(s)

Case No. 09-64836**SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)**

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital Status:	DEPENDENTS OF DEBTOR AND SPOUSE	
Married	RELATIONSHIP(S): None.	AGE(S):
<b>Employment:</b>	DEBTOR	SPOUSE
Occupation		Hairstylist
Name of Employer	Retired	Thomas D. & Co.
How long employed		4 years
Address of Employer		344 Hamilton Row Birmingham, MI 48009

INCOME: (Estimate of average or projected monthly income at time case filed)

1. Monthly gross wages, salary, and commissions (Prorate if not paid monthly)

DEBTOR	SPOUSE
\$ 0.00	\$ 4,200.00
\$ 0.00	\$ 0.00

2. Estimate monthly overtime

3. SUBTOTAL

\$ 0.00	\$ 4,200.00
---------	-------------

4. LESS PAYROLL DEDUCTIONS

a. Payroll taxes and social security

\$ 0.00	\$ 533.00
---------	-----------

b. Insurance

\$ 0.00	\$ 385.00
---------	-----------

c. Union dues

\$ 0.00	\$ 0.00
---------	---------

d. Other (Specify) See Detailed Income Attachment

\$ 0.00	\$ 2,103.00
---------	-------------

5. SUBTOTAL OF PAYROLL DEDUCTIONS

\$ 0.00	\$ 3,021.00
---------	-------------

6. TOTAL NET MONTHLY TAKE HOME PAY

\$ 0.00	\$ 1,179.00
---------	-------------

7. Regular income from operation of business or profession or farm (Attach detailed statement)

\$ 0.00	\$ 0.00
---------	---------

8. Income from real property

\$ 0.00	\$ 0.00
---------	---------

9. Interest and dividends

\$ 0.00	\$ 0.00
---------	---------

10. Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above

\$ 0.00	\$ 0.00
---------	---------

11. Social security or government assistance

(Specify):

\$ 0.00	\$ 0.00
---------	---------

\$ 0.00	\$ 0.00
---------	---------

12. Pension or retirement income

\$ 2,285.00	\$ 0.00
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13. Other monthly income

(Specify):

Second Pension

\$ 274.00	\$ 0.00
-----------	---------

\$ 0.00	\$ 0.00
---------	---------

14. SUBTOTAL OF LINES 7 THROUGH 13

\$ 2,559.00	\$ 0.00
-------------	---------

15. AVERAGE MONTHLY INCOME (Add amounts shown on lines 6 and 14)

\$ 2,559.00	\$ 1,179.00
-------------	-------------

16. COMBINED AVERAGE MONTHLY INCOME: (Combine column totals from line 15)

\$ 3,738.00
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(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:

In re Americo DeCiantis, Jr.  
Linda Lee DeCiantis  
Debtor(s)

Case No. 09-64836

**SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)**  
**Detailed Income Attachment**

**Other Payroll Deductions:**

Rent	\$	<u>0.00</u>	\$	<u>1,408.00</u>
Supplies	\$	<u>0.00</u>	\$	<u>650.00</u>
Parking	\$	<u>0.00</u>	\$	<u>45.00</u>
<b>Total Other Payroll Deductions</b>	\$	<u>0.00</u>	\$	<u>2,103.00</u>



In re Americo DeCiantis, Jr.  
Linda Lee DeCiantis

Debtor(s)

Case No. 09-64836

**SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)**

**Detailed Expense Attachment**

**Other Utility Expenditures:**

Cell Phones	\$	125.00
Cable/internet	\$	95.00
<b>Total Other Utility Expenditures</b>	<b>\$</b>	<b>220.00</b>

**United States Bankruptcy Court  
Eastern District of Michigan**

In re	Americo DeCiantis, Jr. Linda Lee DeCiantis	Debtor(s)	Case No. <u>09-64836</u>	Chapter <u>7</u>
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**DECLARATION CONCERNING DEBTOR'S SCHEDULES**

**DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR**

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of 29 sheets, and that they are true and correct to the best of my knowledge, information, and belief.

Date <u>August 25, 2009</u>	Signature: <u>/s/ Americo DeCiantis, Jr.</u> Debtor
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Date <u>August 25, 2009</u>	Signature: <u>/s/ Linda Lee DeCiantis</u> (Joint Debtor, if any)
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[If joint case, both spouses must sign.]

**DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF A CORPORATION OR PARTNERSHIP**

I, the \_\_\_\_ [the president or other officer or an authorized agent of the corporation or a member or an authorized agent of the partnership] of the \_\_\_\_ [corporation or partnership] named as a debtor in this case, declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of \_\_\_\_ sheets *[total shown on summary page plus 1]*, and that they are true and correct to the best of my knowledge, information, and belief.

Date _____	Signature: _____ [Print or type name of individual signing on behalf of debtor]
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*[An individual signing on behalf of a partnership or corporation must indicate position or relationship to debtor.]*

*Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.*

# United States Bankruptcy Court Eastern District of Michigan

In re	Americo DeCiantis, Jr. Linda Lee DeCiantis	Case No.	09-64836
	Debtor(s)	Chapter	7

## STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

### DEFINITIONS

*"In business."* A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

*"Insider."* The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

### 1. Income from employment or operation of business

None  
☐

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE
\$29,716.00	2009 YTD: Joint Dbt Self-Employment Income/Pension
\$75,381.00	2008: Joint Dbt Self-Employment Income/Pension
\$75,000.00	2007: Joint Dbt Self-Employment Income

## 2. Income other than from employment or operation of business

None

- ☐ State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT  
\$52,800.00

SOURCE  
Cement Mason's Pension  
Trust Fund

## 3. Payments to creditors

None

- ☐ *Complete a. or b., as appropriate, and c.*

a. *Individual or joint debtor(s) with primarily consumer debts.* List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within **90 days** immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATES OF PAYMENTS	AMOUNT PAID	AMOUNT STILL OWING
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None

- ☐ b. *Debtor whose debts are not primarily consumer debts:* List each payment or other transfer to any creditor made within **90 days** immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,475. If the debtor is an individual, indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATES OF PAYMENTS/ TRANSFERS	AMOUNT PAID OR VALUE OF TRANSFERS	AMOUNT STILL OWING
Washington Mutual P.O. Box 9001123 Louisville, KY 40290-1123	Monthly mortgage payments	\$1,500.00	\$92,503.00

None

- ☐ c. *All debtors:* List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR	DATE OF PAYMENT	AMOUNT PAID	AMOUNT STILL OWING
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## 4. Suits and administrative proceedings, executions, garnishments and attachments

None

- ☐ a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER	NATURE OF PROCEEDING	COURT OR AGENCY AND LOCATION	STATUS OR DISPOSITION
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- None ☒ b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED	DATE OF SEIZURE	DESCRIPTION AND VALUE OF PROPERTY
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#### 5. Repossessions, foreclosures and returns

- None ☐ List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER	DATE OF REPOSSESSION, FORECLOSURE SALE, TRANSFER OR RETURN	DESCRIPTION AND VALUE OF PROPERTY
GMAC Payment Processing Center PO Box 9001951 Louisville, KY 40290-1951	June 2009	2005 Ford Econoline Van. \$8,000.00.
GMAC Payment Processing Center PO Box 9001951 Louisville, KY 40290-1951	June 2009	2006 Chevrolet Express Van. \$8,000.00.
JP Morgan Chase	1/14/2009	6710 Memorial, Detroit, MI. \$15,000.00.
GMAC PO Box 380901 Minneapolis, MN 55438-0901	11/19/2008	14233-5 Promenade, Detroit, MI. \$4,950.00
ACT Properties, LLC	11/20/2008	18700 Robson, Detroit, MI. \$48,180.00.

#### 6. Assignments and receiverships

- None ☒ a. Describe any assignment of property for the benefit of creditors made within **120 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF ASSIGNEE	DATE OF ASSIGNMENT	TERMS OF ASSIGNMENT OR SETTLEMENT
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- None ☒ b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CUSTODIAN	NAME AND LOCATION OF COURT CASE TITLE & NUMBER	DATE OF ORDER	DESCRIPTION AND VALUE OF PROPERTY
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**7. Gifts**

- None ☐ List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION	RELATIONSHIP TO DEBTOR, IF ANY	DATE OF GIFT	DESCRIPTION AND VALUE OF GIFT
St. Marys Church Royal Oak, MI 48073	Church	Weekly	Donations. \$5.00 per week.

**8. Losses**

- None ☒ List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case**. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY	DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS	DATE OF LOSS
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**9. Payments related to debt counseling or bankruptcy**

- None ☐ List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of the petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE	DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
Greenpath	July 2009	\$60.00
OSIPOV BIGELMAN, P.C. 20700 Civic Center Drive Ste. 310 Southfield, MI 48076	Prior to filing	

**10. Other transfers**

- None ☐ a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR	DATE	DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED
Quality Care Improvements, Inc. 13120 East Nine Mile Road Warren, MI 48089	6/24/2008	12851 Asbury Park, Detroit, MI
Quality Care Improvements, Inc. 13120 East Nine Mile Road Warren, MI 48089	6/24/2008	11394 Asbury Park, Detroit, MI
Quality Care Improvements, Inc. 13120 East Nine Mile Road Warren, MI 48089	6/24/2008	13939 Prevost, Detroit, MI

- None ☐ b. List all property transferred by the debtor within **ten years** immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER DEVICE	DATE(S) OF TRANSFER(S)	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S INTEREST IN PROPERTY
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#### 11. Closed financial accounts

- None ☐ List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION	TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE	AMOUNT AND DATE OF SALE OR CLOSING
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#### 12. Safe deposit boxes

- None ☐ List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY	NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY	DESCRIPTION OF CONTENTS	DATE OF TRANSFER OR SURRENDER, IF ANY
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#### 13. Setoffs

- None ☐ List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATE OF SETOFF	AMOUNT OF SETOFF
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#### 14. Property held for another person

- None ☐ List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER	DESCRIPTION AND VALUE OF PROPERTY	LOCATION OF PROPERTY
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#### 15. Prior address of debtor

- None ☐ If the debtor has moved within **three years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS	NAME USED	DATES OF OCCUPANCY
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#### 16. Spouses and Former Spouses

- None ☐ If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within **eight years** immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

**17. Environmental Information.**

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

None ☒ a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW
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None ☒ b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW
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None ☒ c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF GOVERNMENTAL UNIT	DOCKET NUMBER	STATUS OR DISPOSITION
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**18 . Nature, location and name of business**

None ☐ a. *If the debtor is an individual*, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within **six years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

*If the debtor is a partnership*, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within **six years** immediately preceding the commencement of this case.

*If the debtor is a corporation*, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

NAME	LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO. (ITIN)/ COMPLETE EIN	ADDRESS	NATURE OF BUSINESS	BEGINNING AND ENDING DATES
Tri County Real Estate Investments, LLC		23231 Schoenherr Warren, MI 48089	Real Estate	2006-2009
Deciantis Properties, Inc.		31517 Madison Madison Heights, MI 48071	Real Estate	2004-2008

None ☒ b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

NAME

ADDRESS

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within **six years** immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor or self-employed in a trade, profession, or other activity, either full- or part-time.

*(An individual or joint debtor should complete this portion of the statement **only** if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)*

### 19. Books, records and financial statements

None ☐ a. List all bookkeepers and accountants who within **two years** immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

NAME AND ADDRESS  
Motor City Accounting  
16957 18 Mile Rd  
Rochester, MI 48308

DATES SERVICES RENDERED  
Oct. 2006- Current

None ☒ b. List all firms or individuals who within the **two years** immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

NAME

ADDRESS

DATES SERVICES RENDERED

None ☒ c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

NAME

ADDRESS

None ☒ d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued by the debtor within **two years** immediately preceding the commencement of this case.

NAME AND ADDRESS

DATE ISSUED

### 20. Inventories

None ☒ a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

DATE OF INVENTORY

INVENTORY SUPERVISOR

DOLLAR AMOUNT OF INVENTORY  
(Specify cost, market or other basis)

None ☒ b. List the name and address of the person having possession of the records of each of the two inventories reported in a., above.

DATE OF INVENTORY

NAME AND ADDRESSES OF CUSTODIAN OF INVENTORY  
RECORDS

### 21 . Current Partners, Officers, Directors and Shareholders

None ☒ a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

NAME AND ADDRESS

NATURE OF INTEREST

PERCENTAGE OF INTEREST

None ☐ b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting or equity securities of the corporation.

NAME AND ADDRESS	TITLE	NATURE AND PERCENTAGE OF STOCK OWNERSHIP
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**22 . Former partners, officers, directors and shareholders**

None ☐ a. If the debtor is a partnership, list each member who withdrew from the partnership within **one year** immediately preceding the commencement of this case.

NAME	ADDRESS	DATE OF WITHDRAWAL
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None ☐ b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS	TITLE	DATE OF TERMINATION
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**23 . Withdrawals from a partnership or distributions by a corporation**

None ☐ If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during **one year** immediately preceding the commencement of this case.

NAME & ADDRESS OF RECIPIENT, RELATIONSHIP TO DEBTOR	DATE AND PURPOSE OF WITHDRAWAL	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
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**24. Tax Consolidation Group.**

None ☐ If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within **six years** immediately preceding the commencement of the case.

NAME OF PARENT CORPORATION	TAXPAYER IDENTIFICATION NUMBER (EIN)
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**25. Pension Funds.**

None ☐ If the debtor is not an individual, list the name and federal taxpayer identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within **six years** immediately preceding the commencement of the case.

NAME OF PENSION FUND	TAXPAYER IDENTIFICATION NUMBER (EIN)
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**DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR**

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date August 25, 2009

Signature /s/ Americo DeCiantis, Jr.  
Americo DeCiantis, Jr.  
Debtor

Date August 25, 2009

Signature /s/ Linda Lee DeCiantis  
Linda Lee DeCiantis  
Joint Debtor

*Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571*

**United States Bankruptcy Court  
Eastern District of Michigan**

In re	Americo DeCiantis, Jr. Linda Lee DeCiantis		Case No. 09-64836
	Debtor(s)		Chapter 7

**STATEMENT OF ATTORNEY FOR DEBTOR(S)  
PURSUANT TO F.R.BANKR.P. 2016(b)**

The undersigned, pursuant to F.R.Bankr.P. 2016(b), states that:

1. The undersigned is the attorney for the Debtor(s) in this case.
2. The compensation paid or agreed to be paid by the Debtor(s) to the undersigned is: [Check one]  
[ ] **FLAT FEE**
  - A. For legal services rendered in contemplation of and in connection with this case, exclusive of the filing fee paid . . . . .
  - B. Prior to filing this statement, received . . . . .
  - C. The unpaid balance due and payable is . . . . .  
[ X ] **RETAINER**
  - A. Amount of retainer received . . . . . 1,501.00
  - B. The undersigned shall bill against the retainer at an hourly rate of \$ 240.00. [Or attach firm hourly rate schedule.] Debtor(s) have agreed to pay all Court approved fees and expenses exceeding the amount of the retainer.
3. \$ 299.00 of the filing fee has been paid.
4. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including: [Cross out any that do not apply.]
  - A. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;
  - B. Preparation and filing of any petition, schedules, statement of affairs and plan which may be required;
  - C. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;
  - ~~D. Representation of the debtor in adversary proceedings and other contested bankruptcy matters;~~
  - ~~E. Reaffirmations;~~
  - ~~F. Redemptions;~~
  - ~~G. Other:~~
5. By agreement with the debtor(s), the above-disclosed fee does not include the following services:  
Representation of the debtors in any dischargeability actions, judicial lien avoidances, relief from stay actions or any other adversary proceeding.
6. The source of payments to the undersigned was from:
  - A. XX Debtor(s)' earnings, wages, compensation for services performed
  - B. \_\_\_\_\_ Other (describe, including the identity of payor) \_\_\_\_\_
7. The undersigned has not shared or agreed to share, with any other person, other than with members of the undersigned's law firm or corporation, any compensation paid or to be paid except as follows:

Dated: August 25, 2009

/s/ Yuliy Osipov  
Attorney for the Debtor(s)  
Yuliy Osipov P59486  
OSIPOV BIGELMAN, P.C.  
20700 Civic Center Drive, Suite 310  
Southfield, MI 48076  
248.663.1800 yo@osbig.com

Agreed: /s/ Americo DeCiantis, Jr.  
Americo DeCiantis, Jr.  
Debtor

/s/ Linda Lee DeCiantis  
Linda Lee DeCiantis  
Debtor



UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF MICHIGAN

**NOTICE TO CONSUMER DEBTOR(S) UNDER § 342(b)  
OF THE BANKRUPTCY CODE**

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

### **1. Services Available from Credit Counseling Agencies**

**With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis.** The briefing must be given within 180 days **before** the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

**In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge.** The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

### **2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors**

#### **Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total Fee \$299)**

1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

#### **Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)**

1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments

over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

### **Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)**

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

### **Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)**

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

### **3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials**

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

**WARNING:** Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

#### **Certificate of Attorney**

I hereby certify that I delivered to the debtor this notice required by § 342(b) of the Bankruptcy Code.

Yuliy Osipov P59486  
 Printed Name of Attorney  
 Address:  
 20700 Civic Center Drive, Suite 310  
 Southfield, MI 48076  
 248.663.1800  
 yo@osbig.com

X /s/ Yuliy Osipov  
 Signature of Attorney  
 August 25, 2009  
 Date

#### **Certificate of Debtor**

I (We), the debtor(s), affirm that I (we) have received and read this notice.

Americo DeCiantis, Jr.  
 Linda Lee DeCiantis  
 Printed Name(s) of Debtor(s)

X /s/ Americo DeCiantis, Jr.  
 Signature of Debtor  
 August 25, 2009  
 Date

Case No. (if known) 09-64836

X /s/ Linda Lee DeCiantis  
 Signature of Joint Debtor (if any)  
 August 25, 2009  
 Date

**United States Bankruptcy Court  
Eastern District of Michigan**

In re	Americo DeCiantis, Jr. Linda Lee DeCiantis	Debtor(s)	Case No.	09-64836
			Chapter	7

**VERIFICATION OF CREDITOR MATRIX**

The above-named Debtors hereby verify that the attached list of creditors is true and correct to the best of their knowledge.

Date:	<u>August 25, 2009</u>	<u>/s/ Americo DeCiantis, Jr.</u> Americo DeCiantis, Jr. Signature of Debtor
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Date:	<u>August 25, 2009</u>	<u>/s/ Linda Lee DeCiantis</u> Linda Lee DeCiantis Signature of Debtor
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